# Rulings of Zakaat Made Easy

Prepared By:

Mashhoor Muhammad AlSuhaibi

# Zakaat
## (The Obligatory Charity)

### Definition

- **It is an obligatory right on specific wealth to a specific group at a specific time.** (1)
- **Specific wealth:** gold & silver (money); Livestock; crops; commodities displayed for trade; and earth mineral.
- **Specific group:** 8 categories of people mentioned in surat at-Tawbah. (2)
- **Specific time:** by completing a full lunar year for some type of wealth.

### Ruling

- **Zakaat is the 3rd pillar of Islām and it is obligatory. The proof for that is the Qur'an, Sunnah and consensus.**
- Denying that is an act of disbelieve for belying the Qur'ān.
- Delaying giving the zakat or not giving it out of stinginess is a major sin.
- Allāh, the Exalted, said:**(And establish prayer and give zakaat)** (al-Baqarah 2: 43)
- **"Islam is based on five things: …, payment of zakaat, …"** al-Bukhari & Muslim

### Who Deserves it

- **The specific categories of people who receive the zakat are 8:**

1. **The Poor:** in state of destitute (finds only less than half of their daily/monthly allowance)
2. **The Needy:** in better condition than the poor (find less than full daily/monthly allowance)
3. **Employees who collect zakat:** unless they are given salary by the government
4. **To bring their heart to Islam:** disbeliever whom we hope they become Muslim or to withhold their evil from Muslims
5. **Slaves:** to help them pay to their masters to free themselves
6. **People in debt:** whether in debt for paying to reconcile between disputing parties; or had personal debt for others
7. **In the cause of Allāh:** given to the warriors (3)
8. **The stranded traveler:** he is given the amount that is enough to make him reach his hometown

### Who Does not Deserve it

**One should verify that his zakaat is given to the right people. Hence, one should not give zakaat to the following people:**

- **Rich people**
- **The family of the Prophet ﷺ**
- **The parents and their forefathers.**
- **The children and their descendants.**
- **The wife and whoever it is compulsory upon him to provide for them.**
- **His slaves and Non-Muslims**

**If he gives it to any of the aforementioned, then the zakaat is not valid and he is still required to give zakaat.**

(1) Note, the zakaat is based on the wealth irrespective of the owner, whether he is a child, sane or insane. It is obligatory upon guardian to give zakaat on the property of a child or an insane person.

(2) Allāh, the Exalted, said: (Zakah expenditures are only for the **poor** and for the **needy** and for **those employed to collect** [zakah] and **for bringing hearts together [for Islam]** and for **freeing captives [or slaves**] and for **those in debt** and **for the cause of Allah (**Fi Sabeelilāh) and for the **[stranded] traveler**) (at-Tawbah 9:60)

(3) Opined by the majority (*jumhoor*) of scholars. Some contemporary scholars extended "in the cause of Allāh" to include anything which supports spreading the deen (such as students of knowledge, dawah centers …etc.), this is because the ultimate aim of "in the cause of Allāh" is to spread the deen whether through war or dawah.

# Zakaat Conditions

1. **Islām**
   The person must be Muslim. Allāh does not accept Zakaat from non-Muslims until they become Muslim.
2. **Freedom**
   The person must be free. There is no zakat upon a slave because he is owned and what's in his hand is for his master.
3. **Ownership**
   The person must own the wealth or the zakat items in order to give zakat for.
4. ***Nisāb***
   The wealth must reach a specific amount or quantity. e.g. the *nisāb* for gold is 85 grams. If someone owned 85 g or more for one full Hijrah year, he must give 2.5% of all the gold in gold or its monetary equivalent.
5. ***Al-Hawl***
   The wealth, which reached the nisāb, must be possessed for one whole Hijrah (lunar) year, but if the wealth is spent before completing the whole year and became less than the *nisāb*, then there is no zakat on it. (1)

(1) This condition does not apply to crops, mined minerals and discovered ancient treasure.

# Zakaat Items

## 1 Gold, Silver and Money

Once the owned gold, silver or money reaches the nisāb, and it is possessed for a full Hijrah (lunar) year (hawl), one must give 2.5% of it as Zakāt.

### The nisāb for gold [1]:

The nisāb of gold is 85 grams.

### The nisāb for silver [1]:

The nisāb of silver is 595 grams.

### The nisāb for money

The nisāb of money is to be evaluated by the nisāb of either gold or silver (whichever evaluation is beneficial to the poor). Cryptocurrencies and assets take rulings of money.

## 2 Livestock

### Camels, Cows & Sheep only

If a person owns cattle, which reached the nisāb for a full Hijrah year then he must give a number of them as Zakāt; given that the animals are grazed without cost most of the year. If they were grazed most of the year using costly means, then there is no zakaat up on them.

### Sheep Nisāb [2]

If you own:
40-120 sheep – give out 1 sheep
121-200 sheep – give out 2
201-300 sheep – give out 3
If you own more than 300, give out 1 for every 100 hundred sheep.

## 3 Commodities Displayed for Trade

The person must evaluate, after the passing of 12 Hijrah months, how many items he has in his store; and he should give Zakāt 2.5% of the total selling price of the items if it reached the nisāb.

If the commodities total price is less than nisāb, he must check if his cash money or gold and add it to see if they complete the nisāb and give zakaat for it.

## 4 Agricultural Dry Products

### Wheat, Barley, Rice, Dates, Raisins, etc.

This applies only to dry crops which can be stocked for a long time. Once they are harvested and the quantity is 5 wasq[3] or more, then 10% of it should be given as Zakaat. This is if the crop were irrigated by rain; but in case of irrigation with the aid of a costly method such as digging a well or buying water, the quantity of Zakāt would be 5% of the crop quantity.

## 5 Earth Minerals and Ancient Treasure

### Ancient Treasure

If someone finds a treasure, which was buried before Islām, he should give out 1/5th of it as Zakaat once he finds it. But if there were signs that this treasure was buried after Islam, then this takes the rulings of *luqatah*[4]

### Earth Minerals

For the mined minerals such as gold, copper, zinc, oil …etc. one should give 2.5% of it, if it reached the nisāb.

(1) For gold & silver jewelry (which is warn): majority (*jumhoor*) opined no zakaat on it. al-Hanafiah, Ibn Taimiyyah, ibn Baz & ibn Othaimeen opioned there is zakaat on it (safer opinion). But gold & silver, which is not warned – by consensus – there is zakaat on it.

(2) Check fiqh books to see the nisāb for camels and cows.

(3) Each wasq equals to 60 sa'; every sa' equals to four mod (hands full). Thus 5 wasq equals to 300 sa' or 1200 mod (hands full).

(4) *Luqatah* – is a lost item, which requires the finder to announce the lost item for a whole year. After a full year he may own it.

# Zakaat of Debt

## Lent Money to Others (Creditor)

### 1 Debt is with a person who admits it and is capable of paying it back.

Creditor should give zakaat for that amount every year. This is because as if money is kept as a safe with that person.

**Can the creditor consider the debt as part of the zakaat amount (debtor is poor)?** (2 opinions)

1. **No,** he must possess it in order to give it. (Majority: Abu Hanifah & Ahmad)
2. **Yes,** if he received it, then by consensus he can give it to the one in debt. Hence, possession of amount is not required. (1)

### 2 Debt is with a person who denies it, incapable of paying it back, or a poor person who admits it but cannot pay it back

- There is not zakaat on this debt, unless creditor receives the debt. Once received, he gives zakaat for it only one time even if he receives after many years.
- If creditor receives it from the aforementioned people in installments, then what ever he receives, if with his current wealth, reached nisāb and completed full year (*hawl*), he must give zakaat for it.

## In debt to Others

I have wealth which reached nisāb and I'm in debt for others.

- There is no disagreement among jurists that whoever's wealth exceeds his debts and reaches the nisāb or more, then he must pay zakaat for it.
- As for those who have debts that consume their wealth, or consume the portion of their wealth and makes it less than the nisāb, jurists went into two opinions:
  1. **No zakaat up on it.**(2)
  2. **One must give zakaat for it.**(3)

(1) The apparent of 2 opinions by al-Hanabilah, al-Hasan al-Basri & Ataa'. Ibn Taimyyiah: the amount given is only the zakaat of that debt amount (e.g. if debt 1000 SR give 2.5% = 25 SR).

(2) Opined by the *jumhoor* (majority); one narration by Ahmad, opined by Abu Hanifah, Malik and an opinion by the Shafaee (Old sect). Justification: Zakaat is upon the creditor not the one in debt. If in debt person gives zakaat, this means that both the creditor and one in debt are giving zakaat for the same money (as if one gave zakaat twice). (3) Opined by Shafaee in (New sect).

# *Zakaatul fitr* (End of Fasting Charity)

## Who pays it?

### *Zakaatul fitr* is Obligatory

- It is obligatory upon every Muslim (free or slave; male or female; young or old), who owns in the night of Eid (the end of last day of Ramadaan) excessive food than what he and his family need for that day.
- If he doesn't own it, then he is exempted from this obligatory charity.

## Why pay it?

- It is prescribed to purify the one who fasted from short comings during his fasting.
- And food for the poor and needy.

## How much is it?

- Every family member must give one saa' (2.04 – 3 kilos) (1)
- Give either dates, wheat, barley, rice or whatever is the common food in your region.
- You may give macaroni, beans or fish if it were common food in your region.
- It must be given in uncooked food and not money. (2)

## Who deserves it?

### To be given only to the poor Muslims

Note:

- The poor is the one whose income is not enough to cover his living expenses.
- Hence, a person whose salary suffices him until the end of the month is not deemed to be a poor person.

## When/Where to give it out?

- It becomes obligatory before the sunset of the last day of Ramadaan.
- Hence, if a child is born or a person becomes Muslim before sunset, they must give *zakaat*.
- If a person dies before sunset then no *zakaat* upon him.
- The *zakaat* must be given prior to the Eid prayer & not after.(3)
- It's fine to give it out 1 or 2 days before Eid but not more.
- Should be given in the place you are in.

(1) Weight may differ based on the type of food, better to give 3 kilos to be on the safe side

(2) Opined by the *Jumhoor* (majority) unlike Abu Hanifah who allowed to be given in money.

(3) The Prophet ﷺ said: (Who gives it out before Eid Prayer it is an accepted *zakaat*, but who gives out after Prayer it's a charity among the charities) Abu Dawood.